

Claims

- [c1] 1. A method of mediating a business transaction, the method comprising the steps of:
- (a) providing a transaction center to act as a third-party intermediary between a purchaser and a participating merchant;
 - (b) receiving at the transaction center order information from the purchaser;
 - (c) receiving at the transaction center payment information from the purchaser;
 - (d) verifying the payment information; and
 - (e) forwarding the order information to the participating merchant and substantially simultaneously confirming payment to the participating merchant.
- [c2] 2. The method as set forth in claim 1, further including the steps of –
- receiving an order confirmation from the participating merchant; and
 - forwarding the order confirmation to the purchaser.
- [c3] 3. The method as set forth in claim 1, further including the steps of –
- providing a card for use by the purchaser to make the

payment; and
verifying a validity of the card.

[c4] 4. The method as set forth in claim 3, wherein the card is associated with a monetary value, the method further including the step of –
verifying the monetary value; and
debiting the monetary value by an amount substantially equal to the payment.

[c5] 5. A method of mediating a business transaction, the method comprising the steps of:
(a) providing a transaction center to act as a third-party intermediary between a purchaser and a participating merchant;
(b) providing a card for use by the purchaser to make the payment, wherein the card is associated with a monetary value;
(c) receiving at the transaction center order information from a purchaser;
(d) receiving at the transaction center payment information from the purchaser, wherein the payment information is associated with the card;
(e) verifying a validity of the card, verifying the monetary value, and debiting the monetary value by an amount substantially equal to the payment; and
(f) forwarding the order information to the participating

merchant and substantially simultaneously confirming payment to the participating merchant.

[c6] 6. The method as set forth in claim 5, further including the steps of –
receiving an order confirmation from the participating merchant; and
forwarding the order confirmation to the purchaser.

[c7] 7. The method as set forth in claim 5, wherein the card includes –
a storage medium for storing non-personal information including an encrypted authentication number for verifying a validity of the card, and for storing personal information including a name and a shipping address for the purchaser; and
a selection mechanism for allowing the purchaser to selectively withhold or transmit the personal information stored on the card.

[c8] 8. The method as set forth in claim 7, wherein the selection mechanism is a mechanical sliding switch provided on the card.

[c9] 9. The method as set forth in claim 7, wherein the stored information further includes the monetary value associated with the card.

[c10] 10. The method as set forth in claim 7, wherein the card is associated with a remotely maintained account wherein is stored the monetary value associated with the card.

[c11] 11. A method of mediating a business transaction, the method comprising the steps of:

- (a) providing a transaction center to act as a third-party intermediary between a purchaser and a participating merchant;
- (b) providing a card for use by the purchaser to make the payment, wherein the card is associated with a monetary value and includes –
 - a storage medium for storing non-personal information including encrypted authentication information for verifying a validity of the card, and for storing personal information including a name and a shipping address for the purchaser, and
 - a selection mechanism for allowing the purchaser to selectively withhold or transmit the personal information stored on the card;
- (c) receiving at the transaction center order information from a purchaser;
- (d) receiving at the transaction center payment information from the purchaser, wherein the payment information is associated with the card;

- (e) verifying a validity of the card, verifying the monetary value, and debiting the monetary value by an amount substantially equal to the payment; and
- (f) forwarding the order information to the participating merchant and substantially simultaneously confirming payment to the participating merchant;
- (g) receiving an order confirmation from the participating merchant; and
- (h) forwarding the order confirmation to the purchaser.

[c12] 12. A card for use by a purchaser to affect payment during a business transaction, the card comprising:
a storage medium for storing non-personal information including an encrypted authentication number for verifying a validity of the card, and for storing personal information including a name and a shipping address for the purchaser; and
a selection mechanism for allowing the purchaser to selectively withhold or transmit the personal information stored on the card.

[c13] 13. The card as set forth in claim 12, wherein the selection mechanism is a mechanical sliding switch provided on the card.

[c14] 14. The card as set forth in claim 12, wherein the stored information further includes a monetary value associated

with the card.

- [c15] 15. The card as set forth in claim 12, wherein the card is associated with a remotely maintained account wherein is stored a monetary value associated with the card.
- [c16] 16. A card for use by a purchaser to affect payment during a business transaction, the card comprising:
a first storage medium for storing non-personal information including an encrypted authentication number for verifying a validity of the card; and
a second storage medium for storing personal information including a name and a shipping address for the purchaser,
wherein when making payment the purchaser selectively uses the first storage medium or second storage medium and thereby withholds or transmits, respectively, the personal information stored on the card.
- [c17] 17. The card as set forth in claim 16, wherein the selection mechanism is a mechanical sliding switch provided on the card.
- [c18] 18. The card as set forth in claim 16, wherein the stored information further includes a monetary value associated with the card.
- [c19] 19. The card as set forth in claim 16, wherein the card is

associated with a remotely maintained account wherein is stored a monetary value associated with the card.